

Schedule of Charges for Employee Banking Customer
(VAT, Excise & any other charge imposed by Government, Regulatory Body ect. are to be relaised separately as applicable)

| SI No | Facility | Category A | Category B | Category C |
|--------------------------------|--|---|---|---|
| CATEGORIZATION/CRITERIA | | | | |
| 1 | Monthly Salary Disbursement Amount | BDT 50 Lac & Above | BDT 20 Lac to below 50 Lac | Less than BDT 20 Lac |
| GENERAL BANKING | | | | |
| 2 | Account Maintenance Fees (Half Yearly) | Free | Free | Free |
| 3 | Minimum Initial Deposit | Nil | Nil | Nil |
| 4 | Minimum Balance Requirement | Nil | Nil | Nil |
| 5 | Inter Branch Cash Transfer | Online Charge Free | Online Charge Free | Online Charge Free |
| 6 | Interest Calculation | Daily Basis | Daily Basis | Daily Basis |
| 7 | Annual VISA Debit Card Charge | 1st year free only, (1st year Free only; 2nd year on ward charge applicable as per Card SOC) | 1st year free only, (1st year Free only; 2nd year on ward charge applicable as per Card SOC) | 1st year free only, (1st year Free only; 2nd year on ward charge applicable as per Card SOC) |
| 8 | Annual charge on SMS & Phone Banking | Nil | Nil | Nil |
| 9 | Annual charge on internet banking | Free | Free | Free |
| 10 | Account Statement Charges (Soft Copy) | Free | Free | Free |
| 11 | Cheque book charge | 1st Cheque Book (10 Leafs) free (2nd onwards as per Bank prescribe rate*) | 1st Cheque Book (10 Leafs) free (2nd onwards as per Bank prescribe rate*) | 1st Cheque Book (10 Leafs) free (2nd onwards as per Bank prescribe rate*) |
| 12 | Interest Rate on SB A/C | Prevailing rate | Prevailing rate | Prevailing rate |
| 13 | Interest Payment/Application | Monthly basis | Monthly basis | Monthly basis |
| 14 | Bank Statement | 10 times | 06 times | 02 times |
| 15 | Solvency Certificate | 06 times | 03 times | 01 times |
| 16 | Closure of Account | No charges will be applicable | No charges will be applicable | No charges will be applicable |
| 17 | Charger for cash Withdrawal from Other ATM | ATM Charge Free from any Bank ATM | ATM Charge Free from any Bank ATM | ATM Charge Free from any Bank ATM |
| CONSUMER LOANS | | | | |
| 18 | Maximum Loan Amount | Personal Loan: BDT 20.00 Lac; Auto Loan : BDT 40.00 Lac; Home Loan: BDT 200.00 Lac | Personal Loan: BDT 20.00 Lac; Auto Loan : BDT 40.00 Lac; Home Loan: BDT 200.00 Lac | Personal Loan: BDT 20.00 Lac; Auto Loan : BDT 40.00 Lac; Home Loan: BDT 200.00 Lac |
| 19 | Processing fee on Consumer Loans | 50% Waiver | 50% Waiver | 50% Waiver |
| 20 | Interest Rate on Consumer Loans | 1% less than the Prevailing Rate | 1% less than the Prevailing Rate | 1% less than the Prevailing Rate |
| 21 | Early/Partial/Full Settlement fee | 1% of Loan Amount | 1% of Loan Amount | 1% of Loan Amount |
| CREDIT CARD | | | | |
| 22 | Annual Service charge on Credit Card | Credit card fees and charges are waived for 1st year. Regular rates will apply from 2nd year onwards. | Credit card fees and charges are waived for 1st year. Regular rates will apply from 2nd year onwards. | Credit card fees and charges are waived for 1st year. Regular rates will apply from 2nd year onwards. |
| 23 | Charge on Cheque book of Credit card | 1st cheque book free (10 leaves) | 1st cheque book free (10 leaves) | 1st cheque book free (10 leaves) |
| Locker Facility | | | | |
| 24 | Large | 50% waiver on 1st year only | 50% waiver on 1st year only | BDT 7000 + Insurance at actual |
| 25 | Medium | 50% waiver on 1st year only | 50% waiver on 1st year only | BDT 5000 + Insurance at actual |
| 26 | Small | 50% waiver on 1st year only | 50% waiver on 1st year only | BDT 3000 + Insurance at actual |

effective from January 01, 2023

